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From: Sharon Brown [mailto:donsharon4213@sbcglobal.net]

Sent: Tuesday, June 27, 2006 3:53 PM

To: Public Hearing

Subject: Dangerous banking

Dear Ms. Bair:

In the best tradition of this country, our citizens have the right to know that banks are empowered by strict rules and ethics.

The thought of Wal-mart, a company that has avoided obeying and sometimes breaking laws in the communities they invade, gaining a place in the banking industry should startle us.

Please do not approve their request. They would gain more control over the economies of our communities, and the effect would be to drive out locally owned banks and bring uncertainty to those who banked with them.

Wal-mart's bad record with employees and competitors should be reason enough to deny their request. Let's not make them more powerful.

Thank you for your work with the FDIC.

Sincerely,
Sharon Brown